



# CONSUMER ALERT

## Don't Get Stuck With The Bill

**T**reating a friend to dinner is one thing, but giving your money away to a telephone company for incorrect or fraudulent charges is another matter! This is exactly what happens when consumers become the victims of a telephone billing practice known as "**cramming**." Cramming is the practice of adding charges to customers' bills without their consent or knowledge. This should not be confused with slamming, which involves unauthorized changes in a person's telephone company, local or long distance.

Cramming happens when your monthly phone bill contains charges for optional phone services you never ordered or do not want. For example, these charges may appear as voicemail, personal 800 numbers, or information and entertainment calls. Cramming also occurs when you don't realize you have subscribed to a service because of deceptive tactics. For instance, sometimes people unknowingly sign up for optional telephone services when they call certain 800 or 900 numbers, enter contests, talk to a telemarketer, or fail to return various mailings. These charges are usually listed on the long distance company's or information service provider's portion of customers' bills that are sent by your local telephone company, but may also appear on the local portion of your bill for "pay-per-use" services, such as three-way calling.

Your local telephone service cannot be disconnected for refusing to pay invalid or possibly fraudulent phone charges. The Michigan Public Service Commission (MPSC) suggests taking some preventative steps regarding cramming complaints.

### Here's what you can do:

- Be careful about who uses your telephone because anyone can access services which you have not ordered and thereby incur a charge to your telephone bill without your knowledge.
- Carefully read all promotional materials - *especially the fine print* - before filling out a contest entry form or coupon offer. You may be authorizing new or additional telephone services.
- Keep a record of the telephone services you have ordered or used and the companies that provided the services. Providers of local telephone service are required to notify you in writing of all changes to your service within 15 days of the requested changes.
- Carefully review your telephone bill EVERY month. Look for charges for services you did not authorize, charges for calls you did not make and for company names you do not recognize.
- If you have been crammed, immediately call the company responsible for the billing error. If the company responsible for the charges does not sufficiently respond to your concern(s), then ask your local telephone company what the procedure is for removing incorrect charges from your bill.

If you are not satisfied with company responses, or if you have a question or problem concerning cramming, or wish to file a formal complaint, you may also contact the following organizations:

- Michigan Public Service Commission at [www.michigan.gov/mpsc](http://www.michigan.gov/mpsc) or 1-800-292-9555
- Federal Communication Commission at [www.fcc.gov](http://www.fcc.gov) or 1-888-225-5322
- Federal Trade Commission at [www.ftc.gov](http://www.ftc.gov) or 1-877-382-4357